

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: JANIS SUZANNE STAKE	§	Case No.: 09-40927
	§	
	§	
	§	
	§	
Debtor(s)	§	

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/29/2009.
- 2) This case was confirmed on 01/20/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/20/2010.
- 5) The case was completed on 03/07/2011.
- 6) Number of months from filing to the last payment: 16
- 7) Number of months case was pending: 23
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 1,450.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 8,495.55
Less amount refunded to debtor	\$ 1,295.51
<b>NET RECEIPTS</b>	<b>\$ 7,200.04</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 3,500.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 485.85
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 3,985.85**

Attorney fees paid and disclosed by debtor **\$ .00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
AMERICAN EXPRESS	UNSECURED	110.00	NA	NA	.00	.00
AMERICAN PAYDAY LOAN	UNSECURED	1,900.00	NA	NA	.00	.00
AMERICASH LOANS LLC	UNSECURED	1,300.00	2,003.35	2,003.35	682.66	.00
MIDLAND CREDIT MANAG	UNSECURED	669.00	670.34	670.34	228.43	.00
ASPEN	OTHER	.00	NA	NA	.00	.00
CAPITAL ONE BANK USA	UNSECURED	1,453.00	1,453.63	1,453.63	495.34	.00
CITIBANK	UNSECURED	1,294.00	NA	NA	.00	.00
CITIBANK	UNSECURED	522.00	NA	NA	.00	.00
COMPUTER COLLECTION	UNSECURED	150.00	NA	NA	.00	.00
DIRECT TV	UNSECURED	336.00	NA	NA	.00	.00
DIRECTV INC	OTHER	.00	NA	NA	.00	.00
EQUIFAX	OTHER	.00	NA	NA	.00	.00
EXPERIAN	OTHER	.00	NA	NA	.00	.00
PREMIER BANK CARD	UNSECURED	444.00	444.48	444.48	151.46	.00
PRA RECEIVABLES MANA	UNSECURED	638.00	580.42	580.42	197.78	.00
HSBC	OTHER	.00	NA	NA	.00	.00
MIDLAND CREDIT MANAG	UNSECURED	161.00	161.15	161.15	54.91	.00
MCI COMMUNICATIONS	OTHER	.00	NA	NA	.00	.00
NCO FIN/99	UNSECURED	100.00	NA	NA	.00	.00
NICOR GAS	UNSECURED	1,247.00	1,308.32	1,308.32	445.82	.00
NIPSCO	UNSECURED	163.00	161.89	161.89	55.17	.00
NIPSCO	OTHER	.00	NA	NA	.00	.00
MCSI/RMI	UNSECURED	330.00	334.22	334.22	113.89	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
NORTH STAR CAPITAL A	UNSECURED	665.00	665.17	665.17	226.66	.00
SALUTE VISA GOLD	OTHER	.00	NA	NA	.00	.00
SLM EDUCATION CREDIT	UNSECURED	891.00	.00	.00	.00	.00
SLM EDUCATION CREDIT	UNSECURED	303.00	.00	.00	.00	.00
ILLINOIS STUDENT ASS	UNSECURED	4,936.00	5,516.28	.00	.00	.00
TCF NATIONAL BANK	UNSECURED	435.00	NA	NA	.00	.00
TCF BANK	OTHER	.00	NA	NA	.00	.00
T-MOBILE/T-MOBILE US	UNSECURED	1,200.00	799.74	799.74	272.52	.00
TRANS UNION	OTHER	.00	NA	NA	.00	.00
MIDLAND CREDIT MANAG	UNSECURED	699.00	699.72	699.72	238.44	.00
TRIBUTE MASTERCARD	OTHER	.00	NA	NA	.00	.00
US DEPT OF EDUCATION	UNSECURED	7,483.00	7,765.65	.00	.00	.00
COMMUNITY HOSPITAL	UNSECURED	NA	150.00	150.00	51.11	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	<u>.00</u>	<u>.00</u>	<u>.00</u>
<b>TOTAL SECURED:</b>	.00	.00	.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	9,432.43	3,214.19	.00

**Disbursements:**

Expenses of Administration	\$ 3,985.85	
Disbursements to Creditors	\$ 3,214.19	
<b>TOTAL DISBURSEMENTS:</b>		\$ 7,200.04

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/15/2011

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.